

APPOINTMENT SCRIPT

STEP 1. Direct homeowner to the kitchen table. This step should set the tone for the rest of the appointment. You are in control; you are friendly but also busy; you have a schedule full of homeowners. **“We need to sit at the table there; I have a laptop that I need to set up. I will need to make this as short and sweet as possible, if that’s okay with you.”** Do *not* agree to write business on the sofa; it will *not* work.

STEP 2. Explain your purpose. **“Just incase you didn’t know how this works, I am just the guy that is here to help you apply for your mortgage protection. I will slide this laptop in front of you, you pick out what you like, and what fits your wallet, and we will fill out the application. Sound good?”** Set your laptop on the table and power it up

STEP 3. Start the application **“While my laptop is powering up, let me go ahead and gather the preliminary information that I will need to figure out what types of programs will work for you and your family.”** Proceed immediately to the beneficiary section of the application. *This is where you build emotion.* **“Now, I’m assuming that if anything were to happen to either of you that you would want the check to be cut to the other one of you, to care for the children, right? In fact, while we’re on that topic. Tell me what it is that has us here tonight. I know that I have a story as to why I feel that mortgage protection is so important, tell me yours, so that I know which programs to recommend.”***(This is where you shut up and listen.)* **“Let me ask you this, if one of you were to have a heart attack or battle cancer, would you be prepared?”** Get their social security number, driver’s license, and answers to the health questions. Have them sign the application.

STEP 4. Take it away AGAIN! You can’t do this one enough. Now that you have established the emotion, say this **“one more thing, like I mentioned before, I am just the guy that helps you *apply*. I don’t have the authority to approve or deny risk for this carrier. It does happen from time to time; they can be picky sometimes. But I can assure you that if it’s not approved, I will work to find someone who will approve it.”** You are doing this step for a few reasons; one is that people want what they can’t have. The other is that people generally don’t like insurance companies, you are separating yourself here. And the last is this you are ASSUMING the sale! **Always** assume the sale.

STEP 5. Select the Best Program. Meaning load up the software as if money were no issue. The first option they see may be \$1500 a month. “Guys, I’m just warning you here, I’m about to show you the biggest and the best protection you can apply for, it may be \$2000 a month, I don’t know what this laptop is going to spit out. But I don’t want to assume that you don’t want the absolute best coverage for your family. But I want you to tell me if what I’m showing you is too expensive, okay? When a homeowner tells me they want to *think about it*, it’s always a price issue, and they are just embarrassed to say so. So let’s cut right to the chase, and find something that fits your needs and budget okay.” Remember, the best way to overcome an objection is to take it away before it comes out.

STEP 6. Clarify and close down. After the paperwork is complete and the check is written, ask “Does everything make sense?” “Have I been helpful to you this evening? Let me say how much I respect what you’re doing for your family; a lot of parents put this off until it’s too late for us to help, and it’s a shame that kids are put in that situation because of mom and dad’s procrastination. That being said, we can only help so many families through our programs, like the one you responded to. How many families do you know that could benefit from a program like this?” Statistically, referrals have a 132% higher closing ratio.

STEP 7. Check Interest. “Now we have more of these request coming in than we can handle. Do you know of anyone looking for some part time work to make an extra \$1,000- 1,500 a month?” Most will respond “Yeah...us!” If so immediately get in touch with your growing upline manager.

Tip from Stephen: *Here’s how to keep more policies on the books: After you close down and clarify, paperclip the check to the front of the application and say “As much as I respect what you’ve done for your family tonight, It won’t do any lasting good if in a day, a week, a month, or three months from now, you were to call me and say ‘we don’t know’ or ‘we changed our minds’, and cancel the policy. That would put you right back where you were tonight, except worse, because you’d be that much older and that much less healthy. Does that make sense? If that makes sense, I’d be happy to take this tonight and get your family protected, if not, you may as well keep this.”*